



Northland Group Inc.

866-595-2447
For Hours of Operation, please visit us at:
www.northlandgroup.com
November 3, 2015

Northland Reference #: F81936484
Creditor: CITIBANK, N.A.
Regarding: CITI MASTERCARD
Original Account #: *****4477



Wilde Pineiro
2019 85th St
Apt 3
Brooklyn, NY 11214



Past due account balance: \$6,268.31

Dear Wilde Pineiro,

The above referenced CITIBANK, N.A. account has been assigned to Northland Group, Inc. for collection. We are aware of today's economic climate and the challenges you may be facing. We pride ourselves on being a problem solving leader in this industry and we are confident we can find a resolution to this matter that is mutually agreeable for all parties involved. This may even include a possible settlement for less than the balance owed. Many times, settlement opportunities can carry a multi-payment option as well. Please contact us to resolve the above referenced account and know that we are always interested in hearing any repayment suggestions that you feel are fair and affordable. This offer does not affect your rights set forth below. Make check payable to Cit.

As of the date of this letter, the balance due on the account is \$6,268.31. Please note that no additional interest is being added to this account. However, because of other adjustments that may vary from day to day, the amount due on this account may be different after the date of this letter. For further information please call us at 866-595-2447 or write us at the address provided above.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Itemization of Debt:

Charge-Off Date: 5/14/13
Total Amount Due as of Charge-Off: \$5,813.89
Total Amount of Interest Accrued Since Charge-Off: \$454.42
Total Amount of Non-Interest Fees Since Charge-Off: \$0.00
Total Amount of Other Credits Since Charge-Off: \$0.00
Total Amount of Debits Since Charge-Off: \$0.00
Total Amount of Payments Made Since Charge-Off: \$0.00

Thank you.

Kyle Lundeen

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Payment Options

Pay Online: www.payments2northland.com
Pay by phone: Please call Northland Group Inc at 866-595-2447
Pay by Mail: Send payments to PO BOX 360905, Minneapolis, MN 55439

This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.

Northland Group is a collection agency. We do not sue people and will not sue you on this account.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Scanned by CamScanner